



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2017

SINGLE PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
	No. of Transactions	Estimated Total Amt Advanced	Average Amount Advanced	Fee per Transaction	Original Term per Transaction	% of Consumers Who Refinanced	Avg No. of Refinances per Consumer	No. Filed Quarterly Reports	No. Reporting Activity
	All Loans & Refinances Item# 10F	Item # 2 X Item #6 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo ²	*	*	*	*	*	*	*	17	4
Austin-Round Rock-San Marcos	14,240	\$1,679,358	\$442	\$22.00	17	52.46%	2.03	130	44
Beaumont-Port Arthur	11,003	\$1,133,631	\$358	\$21.81	18	48.02%	2.12	37	29
Brownsville-Harlingen	9,015	\$924,236	\$381	\$21.66	19	52.35%	1.97	45	20
College Station-Bryan ²	*	*	*	*	*	*	*	10	2
Corpus Christi	3,889	\$511,464	\$433	\$21.27	18	54.09%	1.99	53	12
Dallas-Plano-Irving (Metropolitan Division)	110,532	\$21,328,627	\$497	\$23.08	17	43.93%	2.13	328	113
El Paso	11,552	\$874,910	\$354	\$26.08	17	54.15%	2.37	97	28
Fort Worth-Arlington (Metropolitan Division)	46,391	\$4,714,348	\$403	\$24.30	17	53.68%	2.28	207	109
Houston-Sugar Land-Baytown	160,857	\$15,699,479	\$469	\$25.00	15	61.73%	2.49	464	178
Killeen-Temple-Fort Hood	4,850	\$574,482	\$391	\$21.50	20	49.79%	1.89	36	14
Laredo	6,244	\$714,459	\$411	\$22.54	18	54.02%	2.08	20	14
Lubbock	4,214	\$368,157	\$382	\$20.70	17	48.16%	2.09	25	8
McAllen-Edinburg-Mission	20,483	\$2,096,654	\$412	\$22.36	19	56.43%	2.00	75	50
San Antonio-New Braunfels	21,907	\$2,265,496	\$404	\$25.95	17	55.47%	2.03	175	49
Waco	2,728	\$279,144	\$308	\$22.17	19	35.96%	1.99	22	9
Remainder of State (Outside Reported MSA)	90,291	\$72,909,038	\$491	\$22.35	19	50.57%	2.00	442	269
Out-of-State	262,714	\$8,407,839	\$391	\$24.57	23	30.48%	1.96	37	10
Totals	781,814	134,534,814						2,220	962

¹Does not include additional cash advanced on refinances.

²Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).



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1st Quarter, Calendar Year 2017

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
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	All Loans & Refinances Item# 10F	Item # 2 X Item #6 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	675	\$213,169	\$411	\$182.58	157	0.00%	#DIV/0!	17	6
Austin-Round Rock-San Marcos	9,181	\$3,490,100	\$448	\$190.33	168	6.38%	1.29	130	57
Beaumont-Port Arthur	1,887	\$773,793	\$583	\$137.50	148	5.35%	1.50	37	14
Brownsville-Harlingen	2,090	\$641,821	\$485	\$160.14	162	6.63%	1.33	45	18
College Station-Bryan	660	\$214,797	\$426	\$159.20	148	1.33%	1.00	10	6
Corpus Christi	2,246	\$699,375	\$393	\$187.02	166	2.90%	1.17	53	19
Dallas-Plano-Irving (Metropolitan Division)	51,272	\$30,207,133	\$629	\$117.93	143	2.22%	1.22	328	132
El Paso	4,641	\$946,795	\$412	\$89.58	159	5.99%	1.40	97	39
Fort Worth-Arlington (Metropolitan Division)	26,413	\$12,734,749	\$738	\$105.49	154	6.83%	1.16	207	70
Houston-Sugar Land-Baytown	25,419	\$10,785,876	\$508	\$148.05	156	7.51%	1.27	464	157
Killeen-Temple-Fort Hood	1,700	\$651,379	\$493	\$127.60	155	6.08%	1.24	36	18
Laredo	1,700	\$506,828	\$456	\$209.59	168	8.41%	1.47	20	7
Lubbock	904	\$458,071	\$633	\$75.57	165	11.78%	1.34	25	10
McAllen-Edinburg-Mission	2,858	\$1,163,251	\$552	\$147.83	167	10.71%	1.28	75	24
San Antonio-New Braunfels	16,282	\$4,941,760	\$404	\$164.53	166	6.02%	1.32	175	99
Waco	1,582	\$482,484	\$363	\$164.40	165	4.44%	1.11	22	9
Remainder of State (Outside Reported MSA)	19,347	\$7,266,180	\$581	\$60.87	123	16.78%	1.34	442	215
Out-of-State	102,332	\$38,814,341	\$521	\$189.64	132	10.09%	1.77	37	16
Totals	271,189	114,991,903						2,220	916

¹Does not include additional cash advanced on refinances.



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1st Quarter, Calendar Year 2017

SINGLE PAYMENT - AUTO TITLE

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
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	All Loans & Refinances Item# 10F	Item # 2 X Item #6 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo	428	\$141,728	\$1,524	\$15.16	30	50.00%	1.52	17	6
Austin-Round Rock-San Marcos	7,183	\$1,714,026	\$1,902	\$15.61	29	48.56%	1.55	130	39
Beaumont-Port Arthur	5,632	\$712,184	\$972	\$19.71	30	41.80%	1.48	37	28
Brownsville-Harlingen	3,518	\$693,878	\$1,334	\$15.84	30	47.32%	1.55	45	25
College Station-Bryan ²	*	*	*	*	*	*	*	10	3
Corpus Christi	2,780	\$521,846	\$1,117	\$15.50	30	50.82%	1.45	53	19
Dallas-Plano-Irving (Metropolitan Division)	52,322	\$13,956,376	\$1,755	\$15.62	30	50.60%	1.49	328	144
El Paso	5,354	\$1,151,715	\$1,569	\$15.02	30	51.90%	1.58	97	16
Fort Worth-Arlington (Metropolitan Division)	18,659	\$3,942,982	\$1,316	\$15.59	29	41.58%	1.61	207	111
Houston-Sugar Land-Baytown	52,030	\$11,461,932	\$1,371	\$16.48	30	49.78%	1.57	464	220
Killeen-Temple-Fort Hood	1,983	\$314,848	\$969	\$16.87	30	47.26%	1.63	36	16
Laredo	4,298	\$687,497	\$1,287	\$15.68	30	46.26%	1.54	20	12
Lubbock	2,715	\$496,192	\$1,154	\$15.39	30	44.82%	1.55	25	13
McAllen-Edinburg-Mission	5,818	\$976,369	\$1,258	\$15.59	29	47.81%	1.53	75	53
San Antonio-New Braunfels	13,115	\$2,831,396	\$1,570	\$14.52	30	48.87%	1.53	175	45
Waco	313	\$31,796	\$448	\$18.29	30	43.55%	1.41	22	6
Remainder of State (Outside Reported MSA)	36,864	\$7,090,918	\$1,262	\$19.10	29	45.89%	1.57	442	285
Out-of-State ²	0	\$0	*	*	*	*	*	37	0
Totals	213,416	46,784,672						2,220	1,041

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1st Quarter, Calendar Year 2017

INSTALLMENT - AUTO TITLE

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
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Amarillo ²	*	*	*	*	*	*	*	17	3
Austin-Round Rock-San Marcos	1,812	\$1,142,093	\$1,278	\$133.81	156	11.98%	1.29	130	46
Beaumont-Port Arthur	1,076	\$661,172	\$1,091	\$139.87	150	12.14%	1.19	37	7
Brownsville-Harlingen	1,205	\$605,615	\$1,059	\$127.81	159	10.95%	1.22	45	17
College Station-Bryan	800	\$392,123	\$858	\$130.46	153	13.58%	1.17	10	6
Corpus Christi	946	\$442,669	\$993	\$136.05	154	10.26%	1.16	53	19
Dallas-Plano-Irving (Metropolitan Division)	6,251	\$3,521,128	\$1,042	\$133.70	153	11.92%	1.29	328	108
El Paso	753	\$370,014	\$898	\$138.66	159	6.91%	1.42	97	27
Fort Worth-Arlington (Metropolitan Division)	4,296	\$2,142,938	\$1,000	\$131.22	159	14.81%	1.32	207	66
Houston-Sugar Land-Baytown	9,670	\$5,934,541	\$1,153	\$133.60	153	10.95%	1.24	464	150
Killeen-Temple-Fort Hood	760	\$377,275	\$913	\$132.14	158	9.64%	1.45	36	17
Laredo ²	*	*	*	*	*	*	*	20	4
Lubbock	842	\$382,030	\$977	\$139.91	154	16.49%	1.41	25	10
McAllen-Edinburg-Mission	2,567	\$1,860,074	\$1,219	\$109.88	163	5.82%	1.25	75	25
San Antonio-New Braunfels	3,366	\$1,856,224	\$1,109	\$133.39	154	13.17%	1.29	175	77
Waco	640	\$316,152	\$911	\$138.00	160	7.36%	1.38	22	8
Remainder of State (Outside Reported MSA)	9,928	\$4,602,084	\$912	\$126.75	153	12.48%	1.30	442	164
Out-of-State ²	*	*	*	*	*	*	*	37	1
Totals	46,343	25,451,231						2,220	755

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REPOSSESSION FIGURES FOR TITLE LENDERS¹

MSA Metropolitan Statistical Area	Total Repossessions During Quarter		Repossession Rate per 100 Active Accounts
	All Title Loans Item #8	Total No. Active Accounts During Quarter Item #2 + Item #10E	
Amarillo	34	1,133	3.00
Austin-Round Rock-San Marcos	257	7,702	3.34
Beaumont-Port Arthur	153	5,061	3.02
Brownsville-Harlingen	140	4,429	3.16
College Station-Bryan	23	2,080	1.11
Corpus Christi	76	3,736	2.03
Dallas-Plano-Irving (Metropolitan Division)	1,778	41,150	4.32
El Paso	173	5,094	3.40
Fort Worth-Arlington (Metropolitan Division)	876	20,040	4.37
Houston-Sugar Land-Baytown	1,551	52,215	2.97
Killeen-Temple-Fort Hood	133	3,084	4.31
Laredo	126	2,577	4.89
Lubbock	116	3,431	3.38
McAllen-Edinburg-Mission	224	9,025	2.48
San Antonio-New Braunfels	532	14,147	3.76
Waco	37	1,794	2.06
Remainder of State (Outside Reported MSA)	1,393	45,184	3.08
Out-of-State	*	*	*
Totals	7,623	268,611	2.84

¹Includes both single payment and installment title loans.



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METROPOLITAN STATISTICAL AREA COMPILATION

Dallas - Fort Worth - Arlington, TX	MSA
Dallas-Plano-Irving, TX Metropolitan Division	
Collin County	Ellis County
Dallas County	Hunt County
Delta County	Kaufman County
Denton County	Rockwall County
Fort Worth - Arlington, TX Metropolitan Division	
Johnson County	Tarrant County
Parker County	Wise County
Houston - Sugar Land - Baytown, TX	MSA
Austin County	Harris County
Brazoria County	Liberty County
Chambers County	Montgomery County
Fort Bend County	San Jacinto County
Galveston County	Waller County
Amarillo, TX	MSA
Armstrong County	Potter County
Carson County	Randall County
Austin - Round Rock - San Marcos, TX	MSA
Bastrop County	Travis County
Caldwell County	Williamson County
Hays County	
Beaumont - Port Arthur, TX	MSA
Hardin County	Orange County
Jefferson County	
Brownsville - Harlingen, TX	MSA
Cameron County	
College Station - Bryan, TX	MSA
Brazos County	Robertson County
Burleson County	
Corpus Christi, TX	MSA
Aransas County	San Patricio County
Nueces County	
El Paso, TX	MSA
El Paso County	



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Killeen - Temple - Fort Hood, TX	MSA
Bell County	Lampasas County
Coryell County	
Laredo, TX	MSA
Webb County	
Lubbock, TX	MSA
Crosby County	Lubbock County
McAllen - Edinburg - Mission, TX	MSA
Hidalgo County	
San Antonio - New Braunfels, TX	MSA
Atascosa County	Guadalupe County
Bandera County	Kendall County
Bexar County	Medina County
Comal County	Wilson County
Waco, TX	MSA
McLennan County	